

Table 29. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	22
Worker characteristics							
Management, professional, and related	78	3,500	5,000	7,500	10,000	15,000	22
Management, business, and financial	79	4,000	5,000	10,000	12,000	17,300	21
Professional and related	77	3,000	5,000	7,000	10,000	15,000	23
Teachers	70	2,500	3,900	5,000	7,500	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,500	5,000	6,000	8,333	35
Registered nurses	83	3,500	5,000	7,000	10,000	15,000	17
Service	77	3,000	5,000	6,500	10,000	13,000	23
Protective service	68	2,000	3,900	5,000	10,000	15,000	32
Sales and office	81	3,000	5,000	7,500	10,000	15,000	19
Sales and related	85	2,800	5,000	7,000	10,000	16,667	15
Office and administrative support	79	3,000	5,000	7,500	10,000	15,000	21
Natural resources, construction, and maintenance	77	2,917	4,000	5,000	10,000	12,000	23
Construction, extraction, farming, fishing, and forestry	75	2,000	3,900	5,000	8,333	12,000	25
Installation, maintenance, and repair	79	3,000	4,000	5,000	10,000	12,000	21
Production, transportation, and material moving	73	2,500	5,000	6,000	10,000	12,500	27
Production	78	2,917	5,000	7,000	10,000	15,000	22
Transportation and material moving	67	2,500	5,000	5,000	8,333	10,000	33
Full time	78	3,000	5,000	7,500	10,000	15,000	22
Part time	66	3,000	5,000	6,000	10,000	15,000	34
Union	64	2,000	4,000	5,000	7,500	10,000	36
Nonunion	80	3,000	5,000	7,500	10,000	15,000	20
Establishment characteristics							
Goods-producing industries	80	2,500	5,000	7,500	10,000	15,000	20
Service-providing industries	77	3,000	5,000	7,000	10,000	15,000	23
Education and health services	76	3,000	5,000	5,500	10,000	10,500	24
Educational services	71	2,500	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	66	1,500	3,750	5,000	6,000	8,333	34
Junior colleges, colleges, and universities	82	3,900	5,000	6,000	10,000	12,000	18
Health care and social assistance	81	3,000	5,000	6,000	10,000	15,000	19
Hospitals	84	3,000	5,000	7,500	10,000	15,000	16
Public administration	60	2,000	3,000	5,000	6,000	9,000	40
1 to 99 workers	81	3,000	5,000	6,000	10,000	15,000	19
1 to 49 workers	81	3,000	5,000	6,000	10,000	15,000	19
50 to 99 workers	81	3,000	5,000	6,000	10,000	10,000	19
100 workers or more	77	3,000	5,000	7,500	10,000	15,000	23
100 to 499 workers	81	3,000	5,000	7,000	10,000	15,000	19
500 workers or more	74	3,000	5,000	10,000	10,500	15,000	26

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
New England	82	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	18
Middle Atlantic	79	3,000	5,000	7,000	10,000	15,000	21
East North Central	69	3,000	5,000	6,000	10,000	15,000	31
West North Central	78	3,333	5,000	6,000	10,000	15,000	22
South Atlantic	83	3,000	4,000	6,000	10,000	15,000	17
West South Central	78	3,000	5,000	7,500	10,000	15,000	22
Mountain	71	4,000	5,000	7,500	10,000	15,000	29
Pacific	77	4,000	5,000	10,000	10,000	17,300	23

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.